

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/30/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan Andres Salazar
1520 E. Commercial Street
Springfield, MO 65803

Urcina Isabel Salazar
6
1520 E. Commercial Street
Springfield, MO 65803

Case Number:
13-60686-abf7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-0578
xxx-xx-3782

Attorney for Debtor(s) (name and address):

Shari K. DeArmon
Groce & DeArmon
1705 N. Jefferson Ave.
Springfield, MO 65803
Telephone number: 417-862-3706

Bankruptcy Trustee (name and address):

Thomas J. O'Neal
Polsinelli Shughart, P.C.
Suite 1200
901 St. Louis Street
Springfield, MO 65806
Telephone number: 417-869-3353

Meeting of Creditors

Date: **June 21, 2013**

Time: **08:30 AM**

Location: **Bankruptcy Courtroom, 222 North John Q. Hammons Parkway, Springfield, MO 65806**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/20/13

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
Kansas City, MO 64106
Telephone Number: 816-512-1800
VCIS Number toll free: 866-222-8029

For the Court:

Court Executive:
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 4/30/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Missouri

In re:
 Juan Andres Salazar
 Urcina Isabel Salazar
 Debtors

Case No. 13-60686-abf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-6

User: kostrowr
 Form ID: b9a

Page 1 of 3
 Total Noticed: 29

Date Rcvd: Apr 30, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2013.
 db/jdb

+Juan Andres Salazar, Urcina Isabel Salazar, 1520 E. Commercial Street,
 Springfield, MO 65803-3908
 14781934 American Servicing Co., P.O. Box 10328, Des Moines, IA 50306-0328
 14781936 Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
 14781937 Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
 14781939 +Citimortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243
 14781940 +Client Services, 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
 14781941 +Cox Medical Center, 1423 N. Jefferson, Springfield, MO 65802-1988
 14781942 +Cox Regional Services, Physicians Billing Service, 3555 S. National, Ste. 400,
 Springfield, MO 65807-7312
 14781943 Credit Protection, 13355 Noel Road, Ste. 2100, Centralia, MO 65240
 14781945 +Firstsource, 205 Bryant Woods South., Buffalo, NY 14228-3609
 14781949 +Mediacom, 1533 S. Enterprise, Springfield, MO 65804-7099
 14781951 Southwest Credit Svs. Comcast, 4120 International Parkway, Suite 1100,
 Carrollton, TX 75007-1958
 14781952 +U.S. National Association, c/o Jeffrey T. Weisman, 13801 Riverport Drive, Ste 502,
 Maryland Heights, MO 63043-4822
 14781953 +United Collection Bureau, 5620 South Wyck Blvd., Ste. 20, Toledo, OH 43614-1501
 14781957 +Weisman, Jeffrey T., 13801 Riverport Drive, Suite 502, Maryland Heights, MO 63043-4822
 14781958 Wells Fargo Bank, P.O. Box 660930, Dallas, TX 75266-0930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ggandd@swbell.net Apr 30 2013 21:11:56 Shari K. DeArmon, Groce & DeArmon,
 1705 N. Jefferson Ave., Springfield, MO 65803

tr +EDI: QTJONEAL.COM Apr 30 2013 21:13:00 Thomas J. O'Neal, Polsinelli Shughart, P.C.,
 Suite 1200, 901 St. Louis Street, Springfield, MO 65806-2511
 smg E-mail/Text: ecfnotices@dor.mo.gov Apr 30 2013 21:18:05 Missouri Department of Revenue,
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
 14781935 +EDI: ATTWIREBK.COM Apr 30 2013 21:13:00 AT&T, P.O. Box 5001, Carol Stream, IL 60197-5001
 14781938 +EDI: CITICORP.COM Apr 30 2013 21:13:00 Citicards, 701 E. 60th Street N,
 Sioux Falls, SD 57104-0432
 14781944 EDI: DISCOVER.COM Apr 30 2013 21:13:00 Discover, P.O. Box 6103,
 Carol Stream, IL 60197-6103
 14781946 EDI: RMSC.COM Apr 30 2013 21:13:00 GECRB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
 14781948 EDI: HFC.COM Apr 30 2013 21:13:00 HSBC Best Buy, P.O. Box 5238,
 Carol Stream, IL 60197-5238
 14781947 EDI: CITICORP.COM Apr 30 2013 21:13:00 Home Depot, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 14781950 +E-mail/Text: bankruptcydepartment@ncogroup.com Apr 30 2013 21:21:58 NCO Financial Systems,
 P.O. Box 15270, Wilmington, DE 19850-5270
 14781954 +EDI: URSI.COM Apr 30 2013 21:13:00 United Recovery Systems, PO Box 722929,
 Houston, TX 77272-2929
 14781955 +EDI: AFNIVZWIRE.COM Apr 30 2013 21:13:00 Verizon, P.O. Box 26055,
 Minneapolis, MN 55426-0055
 14781956 EDI: RMSC.COM Apr 30 2013 21:13:00 Wal-Mart, P.O. Box 530927, Atlanta, GA 30353-0927
 TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0866-6

User: kostrowr
Form ID: b9a

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Total Noticed: 29

Date Rcvd: Apr 30, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0866-6

User: kostrowr
Form ID: b9a

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Total Noticed: 29

Date Rcvd: Apr 30, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2013 at the address(es) listed below:

Shari K. DeArmon	on behalf of Debtor Juan Andres Salazar	ggandd@swbell.net
Shari K. DeArmon	on behalf of Joint Debtor Urcina Isabel Salazar	ggandd@swbell.net
Thomas J. O'Neal	cmoore@polsinelli.com, toneal@polsinelli.com; toneal@ecf.epiqsystems.com	
		TOTAL: 3